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ABSTRACT

This pamphlet describes some of the employment opportunities available to older adults and discusses procedures for obtaining the training for, and actually beginning, a second career. Covered in the individual sections of the brochure are the following topics: characteristics and attitudes of older workers, long-range planning, employment services, conducting a job survey, preparing a resume, attending a job interview, job interview followup activities, small businesses, franchise businesses, retraining, and correspondence courses. An annotated list of career planning and job development resource materials concludes the pamphlet. (MN)

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SECOND CAREER OPPORTUNITIES FOR OLDER PERSONS

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

The Older Worker

If you are like most older Americans, you have spent most of your working years expecting to retire at age 62 or 65 and live comfortably on your Social Security benefit, savings, or pension. But you and your contemporaries are better educated, healthier, and more highly trained than older workers a generation ago. Your expectations—and economic circumstances beyond your control—are beginning to change traditional beliefs about work and retirement.

General good health enables the majority of older persons to lead active lifestyles. If you belong to this fortunate group, you may have already decided to extend your career, seek new full- or part-time employment, or volunteer your expertise to a variety of public or private organizations. Your decision, like that of many others, has probably been influenced by inflation, elimination of most mandatory retirement regulations, liberalized Social Security earnings restrictions, and fairer treatment of older workers under the Age Discrimination in Employment Act.

Research has shown that satisfactory employment is an important component in the psychological and social stability of older persons. In addition to financial compensation, a stimulating job or volunteer activity provides other rewards for you and your fellow older workers, including a sense of usefulness, feelings of accomplishment, and prospects for new social contacts. Working can also contribute to your physical and emotional health; medical doctors have determined that more energy is consumed by boredom and restlessness than by most full-time jobs.

Is Older Better?

Because you grew up in an era which emphasized a strong work ethic, your continuing dedication to this ethic is helping to change prevailing attitudes about the productivity of older employees, who often demonstrate the following qualities:

- regular and punctual work habits;
- good writing, spelling, and mathematical skills;
- efficient use of time;
- mature attitude;
- pride in work;
- satisfactory completion of assignments; and
- company loyalty.

Preferences

An AARP poll conducted in October, 1981 revealed that large numbers of older Americans want to continue in some form of employment after traditional retirement. Among those surveyed, 36% who are already retired would rather be working. Among those over 55 but still working, 74% would prefer to continue working even if they could afford to retire.

This booklet, published as a public service by the Institute of Lifetime Learning, is designed for those among you who are seeking meaningful paid or volunteer employment—whether it be a first, second, or tenth career.

Long Range Planning

If you decide to extend your working years, try to make long-range plans and carefully assess your interests, skills, and motivations. A recent Social Security Administration poll reveals that a majority of post-retirement workers get new jobs in their pre-retirement field (more than 60% for blue collar workers and 80% for white collar workers). You might want to approach your former employer or a similar company for a full- or part-time position as consultant or trainer, or a temporary assignment as a replacement for staff who are ill or on vacation. Your familiarity with the company or a similar job will provide you an advantage over most temporary help.

If you are presently working but close to retirement, you may want to retire gradually by reducing your work time without decreasing your pension benefits. This concept, called "phased retirement," is gaining popularity among employers and employees. It offers employees the advantage of gradual financial and psychological adjustment to retirement. Employers are realizing that phased retirement offers them high-potential payout programs which include an extension of the training, loyalty, and know-how of their employees and the financial advantage of time/pay reductions.

Variations to the phased retirement concept include:

- continued employment with a company on a part-time basis;
- redesigned flexible work schedules for employees at retirement;
- flexible wage schedules and increased vacations or sabbaticals;
- redesigned jobs for employees nearing retirement to reduce physical or mental stress; and
- transfer and reassignment to areas where newly developed offices need experienced help.

If you are currently nearing retirement and your company doesn't offer a phased retirement program or part-time work options for older people, you might want to promote the idea. For more information about this subject, write to the Institute of Lifetime Learning for a bibliography.

Long range planning will help identify other kinds of options you should explore:

- Consider your own background and resources—your special talents, hobbies, volunteer activities and skills. How can these be transferred to a career?
- How many years do you hope to work?
- Do you want to work full- or part-time?
- What is your primary reason for wanting to work? Is it financial?
- Are your talents in demand by local companies? If not, what training do you need?
- Have you thought of developing a hobby or skill into a money-making business? How much money would you need?

Employment Services

Most employment services offer job counseling. You should make an appointment in advance with a job counselor so that he or she will have ample time to help you translate your unique life skills into various job options. Your counselor may conduct workshops on resume preparation, and techniques for finding a job based on skills assessment. Be sure to ask about job opportunities in your area and the specific skills they require.

Many public and private agencies throughout the United States offer free employment counseling and assistance. Services vary greatly and aren't available at all locations, but one or more of the following organizations should be accessible in your community:

- Your local area agency on aging or senior citizen center can direct you to an agency that specializes in employment for older persons, if one is available in your community. Your local area agency on aging is listed under city or county government in your telephone directory.

- State department of employment agencies offer free services, including consultation with a job counselor, workshops to enhance your job finding skills, and job placement assistance. For location and phone number, look under "Government—State" listings in your telephone directory.

- Community college career centers or re-entry centers are staffed with counselors and usually offer services to anyone in the community (college enrollment is not necessary). Community colleges also offer low-cost vocational training programs for individuals who want to upgrade their job skills or start a new career.

- Churches, YMCA, and YWCA vocational services, the Salvation Army, Goodwill, and libraries sometimes sponsor free job finding and counseling services.

- Mature Temps, a private employment agency, offers skills testing and placement for the older worker in office-related jobs. Offices are located in several states. Write to: Mature Temps, 1114 Avenue of the Americas, New York City, NY 10036.

- The Senior Community Service Employment Program (SCSEP) offers part-time employment and skills training to low income older persons. Some SCSEP offices will provide job leads to any older person if they are unable to fill vacancies with their own clients. For further information about SCSEP programs, call your local or state area agency on aging or write to: Office of National Programs for Older Workers, Employment Training Administration, Department of Labor, 601 D Street, N.W., Rm 6122, Washington, DC 20213.

• Forty-Plus Clubs are non-profit cooperative associations located in major cities for executives who want to re-enter the work force. Check your telephone directory. For information about setting up a Forty-Plus Club in your area, write to: Forty-Plus, 1718 P Street, N.W., Washington, DC 20036.

• The U.S. Civil Service Commission Federal Job Information Center provides information on full- and part-time federal job opportunities. Your local state department of employment office can give you the address of the Civil Service Commission regional office that serves your area.

• The Foster Grandparent Program and the Senior Companion Program offer work opportunities to low income men and women age 60 and over. Program participants work in institutions and private settings with children and adults who have special needs. Write to: ACTION, 806 Connecticut Avenue, N.W., Washington, DC 20525.

• Professional or trade associations occasionally provide advice on job opportunities related to specific trades or associations. A list of these organizations can be obtained from your local library.

• The Displaced Homemakers Network serves any person who has been forced into the labor market through separation, divorce, widowhood, or ineligibility or pending disqualification for public assistance. Displaced homemaker services vary, but most locations offer pre-employment preparation services to individuals who have devoted a substantial number of years to the care of family members and have limited labor-market experience. For information about Displaced Homemaker Services near your home, send a stamped, self-addressed business envelope to: Displaced Homemakers Network, Inc., 755 8th Street, N.W., Washington, DC 20001.

• Some private employment agencies help older persons find full-time jobs, but you may have to pay a fee for their services. Be sure to carefully understand fees before you sign a contract. Private *temporary* employment agencies generally don't charge fees. Some offer services primarily for older workers. Check the yellow pages.

• The Retired Officers Association employment service is open to any former military officer (both long and short term). Annual dues are minimal. The service places ex-officers throughout the United States and overseas. For more information write to: Officer Placement Services, 1625 Eye Street, N.W., Washington, DC 20006.

• The Veterans Employment Assistance Program Non-Commissioned Officers Association (NCOA) offers free services to any veteran or veteran's widow or widower. NCOA will send you a resume form and resume samples on request. After you return the completed form it is published in a book of classified resumes and sent to several hundred companies. NCOA also hires retired persons for membership sales. For further information write to: Veterans Employment Assistance Program, NCOA Headquarters, P.O. Box 33616, San Antonio, TX 72833.

• Labor union employment services are available to retired union members of various craft unions. Call your local union hall for more information.

• Community career education resource centers are combined in some communities with local school offices of career education, and offer assistance to all age groups. Contact your state or local career education office. The state office telephone number should be listed under state government and the local number under Superintendent of Schools.

If you are interested in work opportunities overseas:

• The Peace Corps offers Americans a chance to share their expertise with people in underdeveloped countries. The Peace Corps has no age limitations and will accept husband and wife teams as well as single people. Peace Corps volunteers receive a living allowance geared to the area they serve. Write to: ACTION, 806 Connecticut Avenue, N.W., Washington, DC 20525, or call toll-free (800) 424-8580.

• Many religious denominations operate programs to place workers overseas. For example, the United Church Board for World Ministries, 475 Riverside Drive, New York, NY 10027, places people in teaching positions abroad.

• The Commission on Voluntary Service and Action, also located at 475 Riverside Drive (see above), serves as a clearinghouse for hundreds of programs all over the world. Send $1.25 to receive its catalog, postage paid.

A job counselor's assistance can be helpful, but getting a job is really up to you. The more you do to promote yourself to prospective employers, the more likely you are to find a job. Many opportunities are available to those who actively seek them, but finding a new job or career is not always easy. Some job placement professionals advise clients to spend as many hours every day looking for a job as they plan to spend on the job.

You might want to initiate your job search by contacting former business associates, friends, relatives, and church or club associates to inform them about your job objectives and qualifications. If these individuals aren't able to assist you, ask them to refer you to someone who can help.

Conducting Your Own Job Survey

To conduct your own job survey, make appointments with managers to discuss job opportunities and training requirements in work areas related to your field or interest. Use the Occupational Outlook Handbook listed in the bibliography on page 18 of this guide to determine which occupational areas currently need employees.

An informal survey will help you determine the kind of re-training you may need, and provide you the opportunity to interview potential employers in relaxed settings where they can become better acquainted with you and your skills. Be sure to make an appointment in advance for this kind of interview.

Preparing a Resume

A resume is a summary of your work experience which can be mailed to prospective employers or provided to an interviewer. A well written resume is often the first step in convincing management that you have something positive to offer a company.

Resumes should be easy to read and attractively presented. Use a maximum of two pages, and include the following information:

- name, address and telephone number
- employment objective
- education or special training
- experience in paid and unpaid work
- special skills which will enhance your employment

When you mail a resume, include a cover letter to introduce yourself and state why you are interested in a particular job. You should also explain how your special talents will enhance the job for which you are applying. For more information and samples of resumes and cover letters, refer to books listed on page 17, ask your librarian about other resources, or ask for assistance at job counseling/placement agencies.

Interviewing

Your appearance and attitude during an interview can determine whether or not you will be offered a job. Try to learn as much as you can about the company before your interview—the more you know the better your chances. Present your skills as an asset to the particular job you are applying for, and tell your prospective employer about your special strengths and the added benefits of hiring a mature person. Be sure to prepare in

advance questions to ask the interviewer. Remember, the better prepared you are, the more comfortable you will feel; and the more interviews you have, the more adept you will become.

Follow-Up

Be sure to write thank you letters for every interview or meeting. If you apply for a job and are told that no openings are currently available, call back periodically to find out about any newly vacant positions. Most firms look for eager employees, and your persistance will indicate a sincere interest in the company.

Small Business

Many older people decide to go into business for themselves when they retire by turning a hobby or skill into a profit-making enterprise or continuing in a familiar line of work as a consultant. You might want to consider the following areas:

- writing for local newspaper
- art gallery/art supply store
- consultant services
- income tax services
- travel agency or escort service
- secretarial service
- data processing service
- financial counseling service
- photography
- stamp or coin collecting business
- tutoring
- temporary agency for senior employment
- retail business

- child care or babysitting services
- food catering services
- furniture refinishing
- household repairs
- house cleaning services
- home care helper
- yard clean-up and maintenance
- car repair
- small appliance repair
- crafts/hobby shop
- knitting
- music lessons

Older people generally have more success than others when starting small businesses, but many fail from lack of capital, improper purchasing or marketing, poor location, or poor management. For assistance in starting your own business, contact:

- The Small Business Administration. SBA offers informative pamphlets, lends money and provides counseling services. SBA also sponsors the Service Corps of Retired Executives—Active Corps of Executives (SCORE-ACE), a volunteer program that links retired business/management experts with the owners or managers of small businesses in need of management counseling. SCORE-ACE also conducts low-cost ($2.00) monthly workshops to assist people in business management techniques. For further information or to order publications, look under U.S. Government—Small Business Administration in your telephone directory or call toll free (800) 433-7212.

- The American Association of Community and Junior Colleges. AACJC has developed a national demonstration program which explores employment options in existing small businesses. It serves persons over 55 and is presented in low cost/short term courses through community college instruction. For further information or materials, contact: Peg Kinneson, Director, Older Persons in Small Business, AACJC Demonstration Project, One Dupont Circle, Suite 410, N.W., Washington, DC 20036—(202) 546-1723.

Franchise Business

Many older people are attracted to a special category of small business (frequently advertised in newspapers and periodicals) which offers small investors the opportunity to become self-employed through the purchase of a trade name, materials, equipment, and management training. Franchise opportunities vary widely in price, profit potential, and degree of training and central control, and unscrupulous franchisers can be a problem. Beware of any business venture that sounds too good to be true — it probably is! Always check business investment opportunities with your local Better Business Bureau or Department of Consumer Affairs.

For many people, retirement offers a career opportunity to work as a community volunteer for one or more of the following organizations:

- churches
- hospitals
- nursing homes
- day care centers
- senior centers
- libraries
- rehabilitation centers
- schools
- Red Cross
- American Cancer Society
- Arthritis Foundation
- National Association for the Advancement of Colored People
- Boy Scouts
- Girl Scouts
- Boy's Clubs of America
- YMCA
- YWCA
- Big Brother or Big Sister Programs
- United Way

Some volunteer programs that have been particularly popular among retired persons include:

- The Retired Senior Volunteer Program. RSVP is organized for people over 60 years old who volunteer to help in a variety of community service centers. Volunteers are reimbursed, upon request, for all out-of-pocket expenses associated with their service. The local RSVP project director provides in-service instruction and supervision. Call your local RSVP office or write to: ACTION, 806 Connecticut Avenue, N.W., Washington, DC 20525.
- Career Education. Older persons share job skills and knowledge with students in schools or through such organizations as Girl Scouts, Boy Scouts and Junior Achievement. For more information, request a brochure on Career Education from: The Institute of Lifetime Learning, 1909 K Street, N.W., Washington, DC 20049.
- SCORE, Foster Grandparent Program, Senior Companion Program, and other organizations frequently accept volunteer assistance.

These opportunities represent only a beginning in the field of volunteering — the list is almost endless. Remember that a job which begins on a voluntary basis can sometimes become a paid vocation!

Retraining

To get the retirement job you want, you may have to return to school to retrain or

acquire new skills. School is no longer only for the young; older Americans have been entering vocational and technical schools, four year and community colleges, and private trade schools in record numbers. Most of these schools offer day and evening classes and you can usually arrange your own schedule to accommodate only those classes relevant to your job interest.

Older students can often take classes at their own pace, but fees vary widely. Your best bargain is public education — usually available through your community college or the adult education department of your local school system. Beware of advertised schools which make grand promises about high paying jobs; training costs may be greater than the return in salary. Single, free copies of the brochure "Learning Opportunities for Older Persons" and a list of institutions in your state which offer older learners an opportunity to take classes for free or reduced tuition are available from the Institute of Lifetime Learning.

Correspondence Courses

Correspondence courses provide the convenience and comfort of learning in your home. For more information write to:

- The National University Continuing Education Association. NUCEA publishes the *Guide to Independent Study Through Correspondence Instruction, 1980-82,* ($5.75). The Guide lists accredited institutions of higher education which offer credit and (some) non-credit courses at the junior high, high school, and college levels. Check your local library, or order the Guide from: Peterson's Guide Book Order Department, Box 978, Edison, NJ 08817.
- The National Home Study Council. NHSC represents more than 100 private correspondence schools and publishes a Directory of Accredited Home Study Schools. Courses are sometimes expensive and often technical in nature. For a free booklet write to: NHSC, 1601 18th Street, N.W., Washington, DC 20009.

As you look for a job, be sure to consider the effect of income on your Social Security benefits. As you may already know, your benefits can be reduced or eliminated if you earn too much money in retirement. The Social Security Retirement Test determines the amount of money Social Security retirees can earn without losing all or part of their retirement benefits. Although the earnings restriction of the Social Security Retirement Test has been liberalized, it can still significantly influence your total income if you find paid employment.

For example, if you are between ages 65 and 72 and you earned more than $5,500 in 1981, $1 was withheld from your Social Security payment for every $2 you earned above $5,500. In 1982, this earnings restriction will apply to earnings above $6,000. After you reach age 72, no reductions apply to your Social Security payment no matter how much you earn. In 1983 the age restriction drops to 70. For those who receive Social Security benefits but are still under age 65, a new earnings restriction table will be formulated early in 1982 based on cost-of-living increases. All older persons should make sure they are well informed about current Social Security regulations. Contact your local Social Security office for further information about the Retirement Test.

As of January 1, 1979, it is unlawful in non-federal employment to force the retirement

of a worker on the basis of age prior to age 70. In federal employment, compulsory retirement on the basis of age has been abolished except for a few special classes of positions. If you have a complaint, contact: Equal Employment Opportunity Commission, 1717 H Street, Suite 400, N.W., Washington, DC 20506, or phone (202) 653-6197. If you want more information, write to: Office of Public Affairs, 2401 E Street, N.W., Room 4202, Washington, DC 20506.

The Institute of Lifetime Learning's "Second Career Opportunities for Older Persons: A Program Guide" is designed for organizations that provide information and plan activities to help older people develop and promote jobs. The Guide offers suggestions for setting up job fairs, job placement services, and employment workshops and contains other resources. Copies are available from the Institute of Lifetime Learning, 1909 K Street, N.W., Washington, D.C. 20049.

The list below is a representative sample of resource materials on career planning and job development. Most of these books are available at your local public or college/university library.

Albee, Lou. **Over Forty — Out of Work?** Englewood Cliffs, NJ: Prentice-Hall, Inc., 1970.

A survey of helpful methods of re-entering the work force — from locating opportunities and selling yourself to resume writing and handling interviews.

Bolles, Richard. **The Quick Job Hunting Map,** Berkeley, CA: Ten Speed Press, 1979.

A helpful guide to persons who are undecided about their career direction. Essentially a workbook to help people analyze and evaluate their own situation.

Bolles, Richard. **What Color is Your Parachute? A Practical Manual for Job Hunters and Career Changers,** Berkeley, CA: Ten Speed Press, 1972.

A practical combination of career discovery and job hunting techniques. Written in a highly interesting manner with many sensible and creative ideas.

Bolles, Richard, and Crystal, John. **Where Do I Go From Here With My Life?** New York: The Seabury Press, 1974.

A systematic and practical life/work planning manual for students of all ages, instructors, counselors, career seekers and career changers.

Cohen, Lenard. **Choosing to Work: An Action Oriented Job Finding Book,** Reston, VA: Reston Publishing Company, Inc., 1979.

A practical guide with step-by-step tips covering all the basic techniques for landing a job. Includes a helpful section on dealing with biases against age, the physically handicapped, race, and part-time work.

Hoffman, Ray. **Extra Dollars: Easy Money-Making Ideas for Retired People,** New York: Stein and Day Publishers, 1977.

Describes several money-making ideas which don't require a large monetary investment.

Sprague, Norman, and Knatz, Hilary Fleming. **Finding a Job: A Resource Book for the Middle-Aged and Retired,** New York: Adelphi University Press, 1978.

Provides a brief description of how and where to look for a job. Has a large section with a directory of job resource agencies listed by state.

U.S. Department of Labor Bureau of Labor Statistics. **Occupational Outlook Handbook 1980-81 Edition,** Washington, DC: Superintendent of Documents, U.S. Government Printing Office, March, 1980.

Easy to read with descriptions of 250 occupations including the nature of the work, job requirements, job opportunities over the next ten years, earnings, and working conditions. Available in most libraries or by order for $9.00 from the Superintendent of Documents in Washington, DC.

Winter, Dorothy. **Help Yourself to a Job: A Guide for Retirees,** Boston: Beacon Press, 1976.

Discusses aging myths, where to get help in finding a job, how to find a job on your own, and recession-proof job ideas.

Zimmeth, Mary. **The Woman's Guide to Re-Entry Employment.** Mankato, MN: Gabriel Books, 1979.

An easy to read, practical guide for women, covering career planning, resume writing, interviewing, test-taking, letter writing, etc.

The Institute of Lifetime Learning is the continuing education service of the American Association of Retired Persons.

As a resource center on lifetime learning and aging, it publishes materials and provides technical assistance to the academic community and other organizations interested in developing lifelong learning programs and services for older persons. It also conducts studies and serves as a curriculum development unit for persons working in fields associated with aging.

The Institute also provides educational information to older persons and offers materials to help them establish discussion groups and group learning programs.

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